In the Claims

1.   (Currently Amended) A computer implemented method for payment transactions between a consumer and a merchant comprising the steps of:

verifying electronically that the ~~customer~~ <u>consumer</u> has an established credit card account;

creating an electronic ~~data account~~ <u>lock box account</u>;

establishing a purchasing limit and storing the purchasing limit in the ~~data account~~ <u>lock box account</u>;

executing a purchase transaction having a dollar amount within the established purchasing limit; and

after executing the purchase transaction, requesting funds from the ~~customer's~~ <u>consumer's</u> established credit card account and routing the funds to the merchant<u>; and</u>

<u>wherein the lock box does not store funds.</u>

2.   (Currently Amended) A computer implemented method according to claim 1, wherein the step of creating an electronic ~~data account~~ <u>lock box account</u> further comprises creating ~~a data~~ <u>an</u> account number and access code, the method further comprising the steps of:

accessing a merchant via a computer network;

performing procedures for executing the purchase transaction;

entering the ~~data~~<u>lock box</u> account number;

entering the <u>lock box account</u> access code;

electronically routing the ~~data~~ account number and access code to a service provider;

the service provider confirming the ~~data~~ account number and access code;

verifying that the purchase dollar amount is within the established purchasing limit; [[and]]

routing a request for funds totaling the dollar amount of the transaction to the customer's established credit card account; and

wherein the merchant does not have access to the credit card account and information regarding the credit card account.

3.   (Currently Amended) A computer implemented method according to claim [[3]] 1 further comprising the steps of:

receiving the requested funds from the customer's consumer's established credit card account;

wiring the purchase dollar amount of the purchase transaction to the merchant less a discount fee; and

reducing the established purchasing limit in the data account lock box by the purchase dollar amount.

4.   (Currently Amended) A system for e-commerce transactions comprising:

a network comprising, in communication, a consumer computer, a merchant computer, a credit card bank computer and a system provider computer;

the consumer computer in communication with the system provider computer for opening up a data account lock box account, establishing a purchasing limit, and storing the purchasing limit in the data account lock box account;

the system provider computer in communication with the credit card bank computer for verifying consumer credit card account information and for requesting and

receiving funds for issuing payments to a merchant after a consumer executes a purchase transaction;

the consumer computer in communication with the merchant computer for executing purchase transactions totaling up to the established purchasing limit; and

the system provider computer in communication with the merchant computer for verifying consumer ~~data account~~ lock box account information and for issuing funds received from the credit card bank computer to pay for consumer purchase transactions;

wherein the lock box does not store funds; and

wherein the merchant does not have access to the credit card account and information regarding the credit card account.

5.   (Currently Amended) A computer system[[s]] for payment transactions between a consumer and a merchant comprising:

a system provider computer comprising:

means for verifying that a consumer has an established credit card account;

means for creating ~~data~~ a lock box account for storing purchase limit information;

means for requesting funds from the ~~customer's~~ consumer's established credit card account after the ~~customer~~ consumer executes a purchase transaction; and

means for routing the requested funds to a merchant computer; and

a consumer computer in communication with the system provider computer, said consumer computer comprising means for establishing a purchasing limit, said purchasing limit being stored in the ~~data account~~ lock box account; and

wherein the lock box account does not store funds.

6.   (Currently Amended) A system according to claim 5, wherein the means for creating an electronic ~~data account~~ lock box account further comprises means for creating ~~a data~~ an account number and access code, the consumer computer further comprising:

    means for accessing a merchant via a computer network;

    means for performing procedures for executing a purchase transaction, said purchase transaction totaling a purchase dollar amount;

    means for entering the ~~data~~ account number;

    means for entering the access code; and

    means for electronically routing the ~~data~~ account number and access code to the service provider computer, said service provider computer further comprising:

        means for confirming the ~~data~~ account number and access code; and

        means for verifying that the purchase dollar amount is within the established purchasing limit; and

        wherein the merchant does not have access to the credit card account and information regarding the credit card account.

7.   (Currently Amended) A system according to claim 6, wherein the service provider computer further comprises:

    means for receiving the requested funds from the consumer's established credit card account;

    means for wiring the purchase dollar amount of the transaction to a merchant less a discount fee; and

means for reducing the established purchasing limit in the ~~data account~~ <u>lock box</u> by the purchase dollar amount.